



Answers to Commonly Asked Questions

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The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Alameda Alliance for Health	Blue Cross EPO	Blue Cross HMO
Are all members required to have a primary care physician (PCP)?	Yes	No	Yes
Should my children get a referral from a PCP before going to a specialist?	Yes	No	Yes
How many times can members change their PCP in one benefit year?	12	N/A	Unlimited
Does the plan offer a prescription drug mail-in program?	No	Yes	Yes
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	Yes	Yes	No
Acupuncture	Yes	Yes	No
Chiropractic	Yes	Yes	No
More than 20 outpatient alcohol and drug visits per benefit year	Yes	No	No
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	74,682	3,285,151	683,127
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	N/A	Yes
Family Practice	Yes	N/A	Yes
Pediatrician	Yes	N/A	Yes
OB/GYN	Yes	N/A	Yes
Internal Medicine	Yes	N/A	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	No	N/A	No
Number of years accredited?	N/A	N/A	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	No	Yes (excludes medical malpractice)	Yes (excludes medical malpractice)

** This number represents the insurance plan's entire network as of January 1, 2001.

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Are all members required to have a primary care physician (PCP)?	No	Yes	Yes
Should my children get a referral from a PCP before going to a specialist?	No	Yes	Yes
How many times can members change their PCP in one benefit year?	N/A	12	12
Does the plan offer a prescription drug mail-in program?	Yes	Yes	No
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	No	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	No	No	No
Acupuncture	No	No	Yes
Chiropractic	No	No	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	No	No
Elective abortions	Yes/No*	Yes/No*	Yes/No*
Health Plan Statistics:			
Total number of CA members**	975,363	1,031,990	228,931
What types of specialists are offered as PCPs in this plan?			
General Practice	N/A	Yes	Yes
Family Practice	N/A	Yes	Yes
Pediatrician	N/A	Yes	Yes
OB/GYN	N/A	Yes	Yes
Internal Medicine	N/A	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	N/A	Yes/NCQA	No
Number of years accredited?	N/A	3 years	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	No	No	No

* This insurance plan offers two benefit plans. One includes elective abortions. The other excludes elective abortions.

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Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
Should my children get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	12	12	12
Does the plan offer a prescription drug mail-in program?	No	No	Yes
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	No	Yes	No
Acupuncture	No	Yes	Yes
Chiropractic	No	Yes	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	No	No
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	72,781	62,466	74,656
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	No	No	No
Number of years accredited?	N/A	N/A	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (includes medical malpractice)	No	Yes (excludes medical malpractice)

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Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
Should my children get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	12	12	12
Does the plan offer a prescription drug mail-in program?	Yes	No	Yes
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	No	Yes	No
Acupuncture	No	Yes	No
Chiropractic	No	Yes	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	No	No
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	124,617	52,569	2,241,646
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	No	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	No	No	No
Number of years accredited?	N/A	N/A	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (excludes medical malpractice)	No	Yes (excludes medical malpractice)

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Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
Should my children get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	12	12	12
Does the plan offer a prescription drug mail-in program?	No	No	No
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	Yes	Yes	No
Acupuncture	Yes	Yes	No
Chiropractic	Yes	Yes	No
More than 20 outpatient alcohol and drug visits per benefit year	No	No	No
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	51,081	36,546	190,156
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	No	No	Yes/NCQA
Number of years accredited?	N/A	N/A	3 years
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (includes medical malpractice)	No	No

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Are all members required to have a primary care physician (PCP)?	Encouraged	Yes	Yes
Should my children get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	Unlimited	12	12
Does the plan offer a prescription drug mail-in program?	Yes	No	No
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	No	Yes	No
Acupuncture	No	Yes	No
Chiropractic	Yes	Yes	No
More than 20 outpatient alcohol and drug visits per benefit year	Yes	Yes	No
Elective abortions	Yes	Yes/No*	Yes
Health Plan Statistics:			
Total number of CA members**	6,042,763	50,915	633,111
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	Yes NCQA/JCAHO	No	No
Number of years accredited?	3 years	N/A	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (excludes medical malpractice)	Yes (includes medical malpractice)	No

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Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
Should my children get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	12	12	Unlimited
Does the plan offer a prescription drug mail-in program?	No	No	No
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	No	Yes	Yes
Acupuncture	Yes	Yes	Yes
Chiropractic	Yes	Yes	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	No	Yes
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	183,791	32,731	41,101
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	No	No	No
Number of years accredited?	N/A	N/A	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	No	Yes (excludes medical malpractice)	No

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The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Santa Clara Family Health Plan	Sharp Health Plan	UHP Healthcare
Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
Should my children get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	12	12	12
Does the plan offer a prescription drug mail-in program?	No	Yes	Yes
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	Yes	No	No
Acupuncture	Yes	Yes	No
Chiropractic	Yes	Yes	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	No	No
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	43,034	90,286	97,000
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	No	No	Yes/JCAHO
Number of years accredited?	N/A	N/A	3 years
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (includes medical malpractice)	Yes (excludes medical malpractice)	No

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Are all members required to have a primary care physician (PCP)?	Yes	Yes
Should my children get a referral from a PCP before going to a specialist?	Yes	Yes
How many times can members change their PCP in one benefit year?	12	12
Does the plan offer a prescription drug mail-in program?	Yes	Yes
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes
Does the plan provide the following optional benefits:		
Biofeedback	No	No
Acupuncture	No	No
Chiropractic	No	No
More than 20 outpatient alcohol and drug visits per benefit year	Yes	No
Elective abortions	Yes	Yes
Health Plan Statistics:		
Total number of CA members**	291,029	9,617
What types of specialists are offered as PCPs in this plan?		
General Practice	Yes	No
Family Practice	Yes	Yes
Pediatrician	Yes	Yes
OB/GYN	Yes	No
Internal Medicine	Yes	No
Other:		
Quality Accreditations (NCQA/JCAHO)?	Yes NCQA	No
Number of years accredited?	1 year	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (includes medical malpractice)	Yes (includes medical malpractice)

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Answers to Commonly Asked Questions about Dental and Vision Service Plans

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The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Access Dental Plan	Delta Dental	Denticare	Premier Access	Universal Care Dental
Are all members required to choose a Primary Care Dentist?	Yes	No	Yes	No	Yes
Should my children see their Primary Care Dentist before going to a specialist?	Yes	No	Yes	No	Yes
How many times can I change my Primary Care Dentist in one benefit year?	12	Unlimited	12	N/A	12
How long does it usually take to be seen for a dental checkup after requesting an appointment?	2-4 weeks	2-4 weeks	2-3 weeks	2-4 weeks	2 weeks
How long does it usually take to be seen after identifying the need for follow-up care?	2-4 weeks	2-4 weeks	2-3 weeks	2-4 weeks	2-4 weeks
Dental Provider Statistics:					
Total number of CA members**	104,040	11,723,241	419,247	72,464	128,983
Does the plan require its members to use Binding Arbitration to resolve disputes?***	No	No	Yes (includes medical malpractice)	No	Yes (includes medical malpractice)

The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Vision Service Plan
What is the maximum length of time between requesting an appointment and being seen for an annual vision exam?	30 days (unless a longer length of time is specifically requested)
Can members see a medical doctor (Ophthalmologist) for annual examinations?	Yes
Vision Provider Statistics:	
Total number of CA members**	10,099,494
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (excludes medical malpractice)

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